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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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Daniel Newman

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EXAMINER

HEWITT II, CALVIN L

ART UNIT

PAPER NUMBER

3685

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 09/729,815	<b>Applicant(s)</b> NEWMAN, DANIEL	
	<b>Examiner</b> CALVIN L. HEWITT II	<b>Art Unit</b> 3685	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 12 June 2008.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-5, 7-22, 24-27, 30-33, 36-58, 61 and 66-77 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-5, 7-22, 24-27, 30-32, 33, 36-37, 38-45, 46-53, 54-58, 61, and 66-77 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                     | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

***Status of Claims***

1. Claims 1-5, 7-22, 24-27, 30-32, 33, 36-37, 38-45, 46-53, 54-58, 61, and 66-77 have been examined.

***Response to Amendments/Arguments***

2. Ginter et al. teach accumulated fees (column 263, lines 38-61; column 264, lines 12-16), third party providers that collect accumulated fees (column/line 290/60-291/16), and receiving a customer's usage of content at the clearinghouse and the clearinghouse billing the customer's credit card or bank account in response to the usage data (column 315, lines 10-15; column/line 315/67-316/5; column 316, lines 48-58; column/line 316/67-327/8), as well as setting user defined spending parameters (figures 72C and D) therefore, the prior art teaches, if not suggests to one of ordinary skill, "billing a user for an amount equal to a sum of [the] accumulated plurality of fees".

Regarding the 112 rejection, the processes of claims 25, 26, 54, 56, 76 and 77, the Examiner maintains the rejection as Applicant's Specification (page/line 39/17-38/7) considers these embodiments (i.e. storing the user preferences either remotely or at the user appliance) as mutually exclusive therefore the operation of claims 25, 26, 54, 56, 76 and 77 are unclear to one of ordinary skill (In re Zletz, 13 USPQ2d 1320 (Fed. Cir. 1989).

In addition the Examiner would like to reiterate the following:

Language that suggests or makes optional but does not require steps to be performed or does not limit a claim to a particular structure does not limit the scope of a claim or claim limitation (MPEP 2106 II C)

Hence, the Examiner's position is not derived from omitting certain limitations but that limitations which are expressed using language that doesn't require a step to be performed (e.g. limitations introduced using terms such as "when", "if", "may" or "can") *does not* further limit the claims, and therefore cannot be relied on to distinguish claims from the prior art. In addition, the intended use of a computer (e.g. "configured to", "wherein the client information appliance *retrieves*...") does not distinguish the claimed apparatus from a prior art apparatus that has the capability to perform the function (MPEP §2106 and 2214; *In re Swineheart*, 169 USPQ 226; *In re Schreiber*, 44 USPQ2d 1429 (Fed. Cir. 1997)).

### ***Claim Rejections - 35 USC § 112***

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claims 25, 26, 54, 56, 76 and 77 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claims 25, 26, 54, 56, 76 and 77 recite storing user-preferences at a remote location. Claims 5 and 33, from which the above claims depend, recite storing user-preferences at a user computer. According to the Specification (page/line 39/17-38/7) these embodiments of Applicant's system are mutually exclusive therefore the operation of claims 25, 26, 54, 56, 76 and 77 are unclear to one of ordinary skill (In re Zletz, 13 USPQ2d 1320 (Fed. Cir. 1989).

***Claim Rejections - 35 USC § 103***

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 1-5, 7-22, 24, 27, 30-33, 36-37, 39-44, 46-53, 57, 58, 61, and 66-77 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ginter et al., U.S. Patent No. 5,892,900 or over Ginter et al., U.S. Patent No. 5,892,900 in view of Krishnan et al., U.S. Patent No. 6,073,124.

As per claims 1-20, 22-24, 27-44, 46-52, 57-59, 61, and 66-77, Ginter et al. teach a method and system for receiving fee-based content over the internet (figure 84) comprising:

- setting and storing user-defined parameters at a user appliance specified by the user to accept all fees below a pre-determined amount, the amount defining a threshold for determining whether an individual fee should be accepted without regard to a cumulative total of the fees and wherein the parameters are not used to search for content (figures 72 B and C, column/line 263/54-264/16)
- the user appliance receiving a selection of content from any content provider (figures 72A-D and 84) comparing the fee for the selected content to the predetermined amount and displaying the selected content when the fee is less than the predetermined amount (column 9, lines 19-24; column/line 263/54-264/16)
- prompting a user for acceptance of a fee when the fee for selected content exceeds the predetermined amount (column 264, lines 5-16)
- integrating the at least one predefined user preference on a browser application (figures 72A-D; column 263, lines 37-48; column 264, lines 4-16 and 27-42)
- user defined parameters that pre-authorizes (e.g. a signal such as allowing users to access content without prompting the user) payment for a quantity of fees within a particular time period, for

individual fees that do not exceed a threshold, for accumulated fees that do not exceed a threshold, rejects content that exceeds a predetermined or accumulated amount (column 263, lines 38-61; column 264, lines 12-16)

- collecting content from a plurality of content providers as a function of HTML (figures 72A-D and 79-84)
- inputting a user defined password prior to requesting content over a network (figure 72A)
- obtaining a first portion without a fee (column 263, lines 25-38), determining whether a second portion is desired (figures 72A-D; column 263, lines 25-38) wherein acceptance is based on user defined parameters (column/line 263/54-264/16)
- paying royalties (column 281, lines 20-44)
- applying different user parameters for different content (column 291, lines 5-28)

Ginter et al. also teach transforming a PC into a secure VDE device by delivering VDE software to a user for installation (figure 69A; column 60, lines 15-17; column 64, lines 8-15; column/line 86/63-87/8; column 87, lines 31-39; column 226, lines 30-54) and running the software within a browser (figure 72D); column 264, lines 27-42).

Regarding third party providers (e.g. credit card company, financial institutions) and accumulating a plurality of fees, Ginter et al. disclose a user paying for content using a credit or debit card (e.g. VISA) (column/line 290/60-291/16), hence Ginter et al. discloses third party providers that accumulate fees, a user making payments and overpayments (e.g. claim 48) to a third party provider, individual and accumulated fee thresholds, and said provider accumulating user charges, verifying fees, billing a user, storing user account and paying a content provider on behalf of a user. Ginter et al. teach using electronic currency for obtaining content (column 41, lines 15-20). Therefore Ginter et al. teach paying fees to a content provider in a first currency and to a third party provider (e.g. another user) in a second. Ginter et al. also teach programmable smart objects that search remote computer systems for specific content based on user search parameters (column 264, lines 52-57; column 265, lines 20-38; column 266, lines 22-38). Specifically, Ginter et al. teach software objects governed by “at least one rule and/or control associated with the software agent that governs the agent’s operation”. Hence, an obvious application of Ginter et al. is for creating a software object that only retrieves content from TimeWarner intellectual property sites (figure 72D) and apply budget constraints such as a spending maximum of 15 US dollars (column 266, lines 27-39). Ginter et al. also teach limiting a child’s VISA budget to video game related content while not limiting the child’s access to encyclopedia content (column 291, lines 6-



29). Regarding fees that exceed a predetermined amount, messages from third party providers to users indicating “insufficient funds” or “overdrawn” are old and well-known, hence it would have been obvious to inform a user if he/she lacks the credit to obtain desired content.

As per claim 21, it is well-known that companies such as Comcast, Verizon, Bell South, MSN and AOL charge fees for accessing the internet. Therefore, “internet access” is “at least some of the fees” that a user accumulates for making purchases online (see also Ginter et al., column 266, lines 33-35).

As per claim 53, in order to connect to the internet a content company pays a fee to an internet service provider such as Verizon, Comcast or Bell South, hence a credit card company [payment appliance for authorizing transactions over the internet] is associated with an ISP.

As per claims 1-5, 7-22, 24, 27, 30-33, 36-37, 39-44, 46-53, 57, 58, 61, and 66-77, Ginter et al. teach credit and debit cards embodied as electronic wallets (column/line 40/62-41/23). Ginter et al. do not explicitly disclose wallets stored on a user computer. Krishnan et al. teach electronic wallets stored on a user computer and using said wallet to purchase content (figures 12 and 14-18; column/line 20/54-21/21). Electronic wallets as browser plug-ins are old and well known. Therefore, it would have been obvious to combine the teachings Ginter et

al. and Krishnan et al. in order allow a user to better keep track of the electronic wallet (see also *In re Wolfe*, 116 USPQ 443, 444 (CCPA 1961)).

7. Claims 25, 26, 54, and 56 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ginter et al., U.S. Patent No. 5,892,900 in view of Daly et al., U.S. Patent No. 5,878,141 or over Ginter et al., U.S. Patent No. 5,892,900 and Krishnan et al., U.S. Patent No. 6,073,124, as applied to claims 5 and 33 above, and in further view of Daly et al., U.S. Patent No. 5,878,141.

As per claims 24-26, 31, 54 and 56, Ginter et al. teach a user customizing a credit card (e.g. VISA) for making purchases over the internet (column 263, lines 54-61; column 267, lines 3-5; column/line 290/32-291/30). Credit card companies that send However, Ginter et al. [and Krishnan et al.] do not specifically teach customizing use of a credit card at a remote third party site. Daly et al. teach transmitting a message from a third party billing server (note: a third party is also a user to a system as it is a participant in a purchase transaction- along with buyers, merchants, banks, etc.) to a user regarding accumulated fees that exceed a predetermined amount (figure 7; column 12, lines 28-42), a user accessing a third party provider terminal for establishing and storing user preferences associated with customizing the use of a credit card (figures 1 and 5; column 6, lines 3-36; column 17, lines 17-47). Daly et al. also teach storing the preferences at the third party, user terminal or simultaneously

on both (column 7, lines 25-40). Therefore, it would have been obvious to one of ordinary skill to combine the teachings of Ginter et al. [and Krishnan et al.] and Daly et al. in order to more efficiently match customer payment methods with that of a service provider ('141, column 7, lines 33-48; '900, column 184, lines 62-67) by for example combining the system of Daly et al. (141, figures 1 and 7) with a credit card company (column 263, lines 54-61; column 267, lines 3-5; column/line 290/32-291/30) .

8. Claim 38 is rejected under 35 U.S.C. 103(a) as being unpatentable over Ginter et al., U.S. Patent No., 5,892,900 in view of Langhans et al., U.S. Patent No. 5,500,513 or over Ginter et al., U.S. Patent No. 5,892,900 and Krishnan et al., U.S. Patent No. 6,073,124, as applied to claim 33 above, and in further view of Langhans et al., U.S. Patent No. 5,500,513.

As per claim 38, Ginter et al. teach a user establishing spending limits (column/line 263/48-264/15). However, Ginter et al. [and Krishnan et al.] do not explicitly recite accepting a preselected number of fees. Langhans et al. teach a system for controlling credit card purchases based on spending parameters (abstract; figures 5-7, 10 and 11; column/line 14/55-16/16) such as the number of charges over a preselected period of time (column 11, lines 35-63; column 13, lines 25-46). Langhans et al. also teach overrides (column 9, lines 15-21). Therefore, it would have been obvious to one of ordinary skill to combine the

teachings of Ginter et al. [and Krishnan et al.] and Langhans et al. in order provide improved fraud detection ('513, column 1, lines 47-6)

9. Claim 45 is rejected under 35 U.S.C. 103(a) as being unpatentable over Ginter et al., U.S. Patent No. 5,892,900 in view of Casement et al., U.S. Patent No. 5,969,748 or over Ginter et al., U.S. Patent No. 5,892,900 and Krishnan et al., U.S. Patent No. 6,073,124, as applied to claim 33 above, and in further view of Casement et al., U.S. Patent No. 5,969,748.

As per claim 45, Ginter et al. teach spending limits for obtaining content (column/line 263/54-264/16). However, Ginter et al. [and Krishnan et al.] do not specifically recite a password for obtaining content that exceeds a spending limit. Casement et al. also recite prompting a user for acceptance of charges that exceed the predetermined spending limit (figure 5; column 5, lines 40-51) and limiting access to predetermined content providers and restricting access to content based on content type (figures 2C-E). Therefore, it would have been obvious to one of ordinary skill to combine the teachings of Ginter et al. [and Krishnan et al.] and Casement et al. in order to provide a user with more control and choices over how he/she is to use his/her a budget. For example, a family can share a single wallet or account and spending controls can be applied to the children while more responsible members (i.e. parents) are able to use the card

more freely ('900, column/line 290/60-291/16; '748, figure 5; column 5, lines 40-51).

### ***Conclusion***

12. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

13. Any inquiry concerning this communication or earlier communications from the Examiner should be directed to Calvin Loyd Hewitt II whose telephone number is (571) 272-6709. The Examiner can normally be reached on Monday-Friday from 8:30 AM-5:00 PM.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

/Calvin L Hewitt II/  
Supervisory Patent Examiner, Art Unit 3685